

Information to identify the case:

Debtor 1	<u>Jeffrey L. Johnson</u>	Social Security number or ITIN	xxx-xx-5653
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-28638-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jeffrey L. Johnson

12/22/17

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jeffrey L. Johnson
 Debtor

Case No. 17-28638-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 53

Date Rcvd: Dec 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2017.

db
 517102802 +Jeffrey L. Johnson, 22 Daisy Ct., Sayreville, NJ 08872-2124
 517065787 +Con. Edison Co. of NY, 4 Irving Place, Rm. 1875-S, New York NY 10003-3502
 517065788 +ConEdison, JAF Station, P.O.Box 1702, New York, NY 10116-1702
 +Department of Taxation and Finance, OPTS-Individual Tax Returns Processing,
 W A Harriman Campus, Albany, NY 12227-0001
 517065789 +Equifax, POB 740241, Atlanta, GA 30374-0241
 517065791 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
 517065792 +Fay Servicing, Po Box 619063, Dallas, TX 75261-9063
 517065793 +Financial Network Recovery Inc, Po Box 940730, Simi Valley, CA 93094-0730
 517065794 +GEICO Insurance, Geico Remittance, One Geico Plaza, Bethesda, MD 20811-0002
 517065795 +Glenwood East Condominium, 97-77 Queens Blvd - Ste 1120, Rego Park, NY 11374-3332
 517065797 +Hamiliylease, 100a Broadway, Brooklyn, NY 11249-6127
 517065799 +JAF Station, Po Box 1702, New York, NY 10116-1702
 517065800 +JERSEY CENTRAL POWER AND LIGHT COMPANY, BUILDING 3, 331 NEWMAN SPRINGS ROAD,
 RED BANK NJ 07701-6771
 (address filed with court: Jersey Central Power and Light, Po Box 3687, Akron, OH 44309)
 517065801 +Kings County Supreme Court, 360 Adams Street, Hon. Lawrence S. Knipel,
 Brooklyn, NY 11201-3749
 517065802 +Linebarger Goggan Blair & Sampson, LLP, 61 Broadway Ste 2600, New York, NY 10006-2840
 517065804 +MTA Bridges and Tunnels E-Z Pass, P.O. Box 15183, Albany, NY 12212-5183
 517065803 +Metro Leasng, 41-24 39th St, Sunnyside, NY 11104-4202
 517065810 +NYC Department of Finance, Po Box 3933, New York, NY 10008-3933
 517065805 +National Grid, Po Box 11741, Newark, NJ 07101-4741
 517065807 +New Jersey Gross Income Tax, P.O Box 046, Trenton, NJ 08646-0046
 517065808 +New York thruway Authority, ADMINISTRATIVE HEADQUARTERS, 200 Southern Blvd.,
 Albany, NY 12209-2018
 517065809 +North Bergen Municipal Court, 4225 Bergen Turnpike, North Bergen, NJ 07047-2511
 517065811 +PA turnpike Toll by Plate, 300 East Park Drive, Harrisburg, PA 17111-2729
 517065815 +PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
 517065812 +Performant Recovery Inc, Po Box 9056, Pleasanton, CA 94566-9056
 517065813 +Phelan Hallinan Diamond & Jones PC, 400 Fellowship Road, Suite 100,
 Mount Laurel, NJ 08054-3437
 517065814 +Progressive, po box 31260, Tampa, FL 33631-3260
 517065820 +State Farm Claims, P. O Box 5000, STN Aurora Main, ON
 517065822 +Stiene & Associates PC, 167 Main Street, Attn: Leonard W. Stewart Esq.,
 Northport, NY 11768-1746
 517065823 +Stork Drivers LLC, 115 East 57th Street 11th Floor, New York, NY 10022-2120
 517065824 +Time Warner Cable, 41-61 Kissena Blvd, Flushing, NY 11355-3189
 517065825 +Tolls by Mail Payment Processing Center, Po Box 15183, Albany, NY 12212-5183
 517065826 +TransUnion, POB 2000, Crum Lynne, PA 19022
 517065828 +Unemployment Insurance Division, Benefits Collections Unit, Po Box 1195,
 Albany, NY 12201-1195
 517065829 +Verizon, P.O Box 408, Newark, NJ 07101-0408

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Dec 22 2017 22:15:45 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 22 2017 22:15:41 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517065782 +E-mail/Text: bankruptcy@rentacenter.com Dec 22 2017 22:16:54 Acceptance Now,
 Attn: Bankruptcy, 5501 Headquarters Dr, Plano, TX 75024-5837
 517065783 +E-mail/Text: DONNA@SAYREVILLE.COM Dec 22 2017 22:15:38 Borough of Sayreville,
 Water Department, 167 Main Street, Sayreville, NJ 08872-1149
 517065784 +E-mail/Text: bcwrtoff@cablevision.com Dec 22 2017 22:16:46 Cablevision,
 200 Jericho Quadrangle, Jericho, NY 11753-2701
 517065785 +EDI: CAPITALONE.COM Dec 22 2017 21:58:00 Capital One, Attn: Bankruptcy, Po Box 30253,
 Salt Lake City, UT 84130-0253
 517065786 +Fax: 602-659-2196 Dec 22 2017 22:27:17 Chex System, 7805 Hudson Road, suite 100,
 Saint Paul, MN 55125-1703
 517065790 +E-mail/Text: bknotice@erccollections.com Dec 22 2017 22:15:49 ERC/Enhanced Recovery Corp,
 Attn: Bankruptcy, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 517065796 +E-mail/Text: bankruptcy@gocapitalusa.com Dec 22 2017 22:16:31 Go Capital,
 2485 McCabe Way Ste 200, Irvine, CA 92614-4294
 517065798 +EDI: IRS.COM Dec 22 2017 21:58:00 Internal Revenue Service, P.O. Box 804527,
 Cincinnati, OH 45280-4527
 517065806 +E-mail/Text: Jerry.Bogar@conduent.com Dec 22 2017 22:17:00 New Jersey E-Z Pass,
 E-ZPass Violations Processing Center, Po Box 4971, Trenton, NJ 08650-4971
 517065816 +EDI: RMCB.COM Dec 22 2017 21:58:00 RMCB, 4 Westchester Plaza, suite 110,
 Elmsford, NY 10523-3835
 517065818 EDI: NEXTEL.COM Dec 22 2017 21:58:00 Sprint, P.O. Box 4191, Carol Stream, IL 60197
 517065817 +EDI: DRIV.COM Dec 22 2017 21:59:00 Santander Consumer USA, attn: Bankruptcy dept,
 PO Box 105255, Atlanta, GA 30348-5255
 517065819 +E-mail/Text: home.fss-bankruptcy.934c00@statefarm.com Dec 22 2017 22:15:57 State Farm,
 100 State Farm Place, P.O Box 8000, Ballston Spa, NY 12020-8000

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 53

Date Rcvd: Dec 22, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517065821 +E-mail/Text: home.fss-bankruptcy.934c00@statefarm.com Dec 22 2017 22:15:57
State Farm Insurance Company, 300 Kimball Drive, Parsippany, NJ 07054-2180
517065827 +E-mail/Text: bankruptcydepartment@tsico.com Dec 22 2017 22:16:37 Transworld Systems Inc,
5626 Frantz Road, Dublin, OH 43017-2590
517065830 EDI: WFFC.COM Dec 22 2017 21:58:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
Frederick, MD 21701

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2017 at the address(es) listed below:

Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org
Charles G. Wohlrab on behalf of Creditor U.S. Bank National Association, as Trustee for
Citigroup Mortgage Loan Trust 2007-WFHE4, Asset-Backed Pass-Through Certificates, Series
2007-WFHE4 cwohlab@logs.com, njbankruptcyntifications@logs.com
Denise E. Carlon on behalf of Creditor U.S. ROF III Legal Title Trust 2015-1, by U.S. Bank
National Association, as Legal Title Trustee dcarlon@kmllawgroup.com, bkggroup@kmllawgroup.com
Michelle Labayen on behalf of Debtor Jeffrey L. Johnson njchapter7@gmail.com,
benitezgiovanna@gmail.com
Rebecca Ann Solarz on behalf of Creditor U.S. ROF III Legal Title Trust 2015-1, by U.S. Bank
National Association, as Legal Title Trustee rsolarz@kmllawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6